

ABSTRACT OF THE DISCLOSURE

A system and method is provided for offering and providing custom credit card products. The disclosed system and method involve receiving information from an applicant, and processing the information to determine the eligibility of the applicant for a credit card product. If the applicant is found to be eligible to receive the credit card product, then the applicant is asked a few questions. Based on the additional information the applicant is offered an original credit card product. The applicant is provided at least one of a plurality of options concerning the original credit card product. Based on the values selected by the applicant corresponding to each one of the plurality of options provided to the applicant, the applicant is offered a custom credit card product.